

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-34261-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mercedes Santos-Placencia  
aka Santos Mercedes, aka Santos Hipolita  
82-84 East 20th Street  
Paterson, NJ 07513

Social Security No.:

xxx-xx-5407

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 1/29/19 and a confirmation hearing on such Plan has been scheduled for 5/2/19.

The debtor filed a Modified Plan on 10/1/19 and a confirmation hearing on the Modified Plan is scheduled for 11/7/19 AT 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: October 2, 2019

JAN: wdh

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Mercedes Santos-Placencia  
 Debtor

Case No. 18-34261-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 186

Page 1 of 1  
 Total Noticed: 13

Date Rcvd: Oct 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2019.

db +Mercedes Santos-Placencia, 82-84 East 20th Street, Paterson, NJ 07513-1606  
 517969527 +Baxter Financial, LLC, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201,  
 Parsippany, NJ 07054-4609  
 517915053 +Chase, PO Box 24696, Columbus, OH 43224-0696  
 517915054 +DSNB/Macys, PO Box 8218, Mason, OH 45040-8218  
 517915057 +++SPECIALIZED LOAN SERVICING, PO BOX 266005, LITTLETON CO 80163-6005  
 (address filed with court: Specialized Loan Servicing, PO Box 266005, Littleton, CO 80163)  
 517915056 +Specialized Loan Servicing, 8742 Lucent Boulevard, Suite 300,  
 Highlands Ranch, CO 80129-2386  
 518411595 +Wells Fargo Bank, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517915058 +Wells Fargo Dealer Services, MAC T9017-026, PO Box 168048, Irving, TX 75016-8048

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 03 2019 00:29:25 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 03 2019 00:29:21 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

517915055 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 03 2019 00:43:49  
 Portfolio Recovery, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502

518385697 +E-mail/Text: bkdepartment@rtresolutions.com Oct 03 2019 00:29:36 Real Time Resolutions, Inc,  
 1349 Empire Central Drive #150, Dallas, TX 75247-4029

518029741 E-mail/Text: bkdepartment@rtresolutions.com Oct 03 2019 00:29:36  
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
 Dallas, Texas 75247-4029

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for  
 Bear Stearns Asset Backed Securities I Trust 2007-AC3, Asset Backed Certificates, Series  
 2007-AC3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Joseph Chang on behalf of Debtor Mercedes Santos-Placencia jc@josephchangelaw.com,  
 lr@josephchangelaw.com, jr@josephchangelaw.com,  
 kelly@totalbankruptcysolution.com; changjr88599@notify.bestcase.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Rebecca Ann Solarz on behalf of Creditor Wells Fargo Bank, National Association, as Trustee  
 for Bear Stearns Asset Backed Securities I Trust 2007-AC3, Asset Backed Certificates, Series  
 2007-AC3 rsolarz@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5